Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 1 of 43

	Form 1)(1/		United rthern D								Voluntary Petition
	Debtor (if ind Timothy E		er Last, Firs	t, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Bujak, Lisa K.			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):									used by the a maiden, and		in the last 8 years):
Last four di	igits of Soc.	Sec. or Indi	vidual-Taxp	oayer I.D. ((ITIN) No./	Complete E	(if mo	our digits or than one, s	state all)	r Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Addr	ress of Debto ebecca Di n Estates	rive	Street, City,	and State)		ZIP Code	Street 13 Ho	Address of 75 Rebe		r (No. and St	reet, City, and State): ZIP Code
	Residence or	of the Prin	cipal Place	of Busines		60169		•	ence or of the	Principal Pl	ace of Business:
Cook Mailing Ad	ldress of Deb	otor (if diffe	rent from st	reet addres	ss):			ng Address	of Joint Debt	tor (if differe	nt from street address):
					Г	ZIP Code	<u>; </u>				ZIP Code
	Principal A from street			or	L						
(Form of Organization) (Check one box) ☐ Health Care ☐ Single Asse in 11 U.S.C See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Commodity ☐ Commodity			(Check lith Care Bugle Asset Ro 1 U.S.C. § Iroad ckbroker	eal Estate as 101 (51B)		Chapt Chapt Chapt Chapt Chapt	the 1 der 7 der 9 der 11 der 12	Petition is Fi	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding		
	If debtor is not is box and stat			□ Oth	er Tax-Exe	of the Unite	le) ganization ed States	defined	are primarily cod in 11 U.S.C. ared by an indivioual, family, or	(Check onsumer debts, § 101(8) as idual primarily	business debts.
Evil Eii	ina Ess ettes	0	ee (Check o	one box)				one box:		Chapter 11	Debtors s defined in 11 U.S.C. § 101(51D).
 Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 					tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; ble boxes: being filed wces of the pla	ncontingent 1 are less than with this petition were solici	or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed in \$2,190,000.		
☐ Debtor 6	Administrates that estimates that estimates that ill be no fund	at funds will at, after any	l be availabl exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR COURT USE ONLY
Estimated N	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion			
Estimated L \$0 to \$50,000	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion			

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 2 of 43

BI (Official Fort	11 1)(1/08)		rage 2		
Voluntary	Petition	Name of Debtor(s): Bujak, Timothy E.			
(This page mus	t be completed and filed in every case)	Bujak, Lisa K.			
*	All Prior Bankruptcy Cases Filed Within Last		· · · · · · · · · · · · · · · · · · ·		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)		
Name of Debto - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		hibit B		
forms 10K an pursuant to S	eted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).			
☐ Exhibit A	A is attached and made a part of this petition.	X_/s/ Roy Safanda	March 5, 2009		
		Signature of Attorney for Debtor(s Roy Safanda 02440806	(Date)		
	Exh	ibit C			
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?		
	Exh	ibit D			
Exhibit I If this is a joir	_	a part of this petition.	a separate Exhibit D.)		
Exhibit I	O also completed and signed by the joint debtor is attached a				
	Information Regardin	<u> </u>			
	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principal asse	ts in this District for 180		
	There is a bankruptcy case concerning debtor's affiliate, ge		-		
1 🗆	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal as in the United States but is a defenda	sets in the United States in nt in an action or		
	Certification by a Debtor Who Reside (Check all app		·ty		
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)		
	(Name of landlord that obtained judgment)	<u> </u>			
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, th				
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co		•		
	after the filing of the petition. Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(l)).			

Page 3 of 43 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Timothy E. Bujak

Signature of Debtor Timothy E. Bujak

X /s/ Lisa K. Bujak

Signature of Joint Debtor Lisa K. Bujak

Telephone Number (If not represented by attorney)

March 5, 2009

Date

Signature of Attorney*

X /s/ Roy Safanda

Signature of Attorney for Debtor(s)

Roy Safanda 02440806

Printed Name of Attorney for Debtor(s)

Safanda Law Firm

Firm Name

111 East Side Drive Geneva, IL 60134-2402

Address

Email: Plegal@xnet.com

(630) 262-1761 Fax: (630) 262-1764

Telephone Number

March 5, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Bujak, Timothy E. Bujak, Lisa K.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 4 of 43

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy E. Bujak Lisa K. Bujak		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 5 of 43

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Timothy E. Bujak Timothy E. Bujak
Date: March 5, 2009

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 6 of 43

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy E. Bujak Lisa K. Bujak		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 7 of 43

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Lisa K. Bujak Lisa K. Bujak
Date: March 5, 2009

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 8 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy E. Bujak, Lisa K. Bujak		Case No.	
-		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	130,000.00		
B - Personal Property	Yes	3	131,357.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		123,847.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		107,578.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,816.14
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,081.98
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	261,357.00		
			Total Liabilities	231,425.00	

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 9 of 43

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy E. Bujak,		Case No.		
	Lisa K. Bujak				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,816.14
Average Expenses (from Schedule J, Line 18)	3,081.98
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,161.60

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		847.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		107,578.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		108,425.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 10 of 43

B6A (Official Form 6A) (12/07)

In re	Timothy E. Bujak,	Case No
	Lisa K. Bujak	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Nature of Debtor's Wife, Debtor's Interest in Amount of	Condominium Residence 1375 Rebecca Drive Hoffman Estates, IL 60169	f/s/a	J	130,000.00	121,000.00
	Description and Location of Property		Wife, Joint, or	Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > **130,000.00** (Total of this page)

Total > **130,000.00**

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 11 of 43

B6B (Official Form 6B) (12/07)

In re	Timothy E. Bujak,	Case No.
	Lisa K. Bujak	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	30.00
2.	Checking, savings or other financial	Checking, TCF, Chicago	J	26.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Checking, 1st Nations, Chicago, IL	J	25.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings, Bank of America, Chicago, IL	J	400.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Ordinary contents 2 bedroom condo	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	2 Adults	J	1,000.00
7.	Furs and jewelry.	Wedding rings	J	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	Digital Cameral	J	20.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Whole life policies (2)	J	8,000.00
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	10,701.00
(Total of this page)	

² continuation sheets attached to the Schedule of Personal Property

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 12 of 43

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Timothy E. Bujak,
	Lisa K. Bujak

Case No.		

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
defi unde as d Give reco	erests in an education IRA as ined in 26 U.S.C. § 530(b)(1) or ler a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). e particulars. (File separately the ord(s) of any such interest(s). U.S.C. § 521(c).)	IRA	J	15,000.00
	erests in IRA, ERISA, Keogh, or	401k	J	80,443.00
	er pension or profit sharing ns. Give particulars.	401k	J	22,583.00
and	ck and interests in incorporated unincorporated businesses. nize.	x		
	erests in partnerships or joint tures. Itemize.	x		
and	vernment and corporate bonds other negotiable and inegotiable instruments.	Savings Bond (2)	J	130.00
16. Acc	counts receivable.	X		
prop debt	mony, maintenance, support, and perty settlements to which the tor is or may be entitled. Give ticulars.	X		
	er liquidated debts owed to debtor uding tax refunds. Give particulars.	X		
esta exer debt	nitable or future interests, life tes, and rights or powers reisable for the benefit of the tor other than those listed in the dule A - Real Property.	x		
inter deat	ntingent and noncontingent crests in estate of a decedent, th benefit plan, life insurance icy, or trust.	X		
clair tax r debt	er contingent and unliquidated ms of every nature, including refunds, counterclaims of the tor, and rights to setoff claims. re estimated value of each.	X		
		(T	Sub-Total of this page)	al > 118,156.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 13 of 43

B6B (Official Form 6B) (12/07) - Cont.

In re	Timothy E. Bujak,
	Lisa K. Bujak

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	199	2 Chevy S-10 pick up	J	500.00
	other vehicles and accessories.		4 Chevy Cavalier	J	2,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	x			

Sub-Total > (Total of this page)

2,500.00

Total >

131,357.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 14 of 43

B6C (Official Form 6C) (12/07)

In re	Timothy E. Bujak,	
	Lisa K. Bujak	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Other Exemptions 1. Cash	735 ILCS 5/12-1001(b)	30.00	30.00		
2. Bank Accts.	735 ILCS 5/12-1001(b)	451.00	451.00		
3. Household	735 ILCS 5/12-1001(b)	1,000.00	1,000.00		
4. Apparel	735 ILCS 5/12-1001(c)	1,000.00	1,000.00		
5. Jewelry	735 ILCS 5/12-1001(b)	200.00	200.00		
6. Digital Camera	735 ILCS 5/12-1001(b)	20.00	20.00		
7. Whole Life Cash Value	735 ILCS 5/12-1001(f)	8,000.00	8,000.00		
8. IRA	735 ILCS 5/12-1006	15,000.00	15,000.00		
9. 401k(2)	735 ILCS 5/12-1006	103,026.00	103,026.00		
10. Savings Bond	735 ILCS 5/12-1001(b)	130.00	130.00		
11. 1992 Chevy	735 ILCS 5/12-1001(b)	500.00	500.00		
12. Residence	735 ILCS 5/12-901	30,000.00	130,000.00		

Total: 159,357.00 259,357.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 15 of 43

B6D (Official Form 6D) (12/07)

In re	Timothy E. Bujak,
	Lisa K. Bujak

|--|

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

				1 ^		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx8891			2004	Т	E			
Crown Mortgage Company 6141 W. 95th St. Oak Lawn, IL 60453-2786		J	Purchase Money 1st Mortgage - Refinance		D			
Account No. xxxxxxxxxx7262	Н		Value \$ 130,000.00 2004			_	65,000.00	0.00
Harris Bank Barrington POB 6201 Carol Stream, IL 60197-6201		J	Purchase Money 2004 Chevy Cavalier					
			Value \$ 2,000.00				2,847.00	847.00
TCF National Bank 555 E. Butterfield Rd. Lombard, IL 60148-5860		J	2007 Purchase Money 2nd Mortgage					
			Value \$ 130,000.00	1			48,000.00	0.00
Account No. TCF National Bank 555 E. Butterfield Rd. Lombard, IL 60148-5860		J	2007 Purchase Money 3rd Mortgage					
			Value \$ 130,000.00	1			8,000.00	0.00
0 continuation sheets attached			S (Total of t		otal pag		123,847.00	847.00
			(Report on Summary of Sc		ota lule		123,847.00	847.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 16 of 43

B6E (Official Form 6E) (12/07)

•			
In re	Timothy E. Bujak,	Case No.	
	Lisa K. Bujak		
-		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Re priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors total also on the Statistical Summary of Certain Liabilities and Related Data.	
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the att	tached sheets)
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the pa of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in	
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but trustee or the order for relief. 11 U.S.C. \S 507(a)(3).	t before the earlier of the appointment of a
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commission representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the or whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	iginal petition, or the cessation of busines
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U	.S.C. § 507(a)(6).
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, fa delivered or provided. 11 U.S.C. § 507(a)(7).	mily, or household use, that were not
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507	'(a)(8).
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currer Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §	
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxic another substance. 11 U.S.C. § 507(a)(10).	cated from using alcohol, a drug, or

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 17 of 43

B6F (Official Form 6F) (12/07)

In re	Timothy E. Bujak, Lisa K. Bujak		Case No.	
-		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Нι	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H			LIQUI	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-5820			1998	T	D A T E D		
AT&T Universal Card Processing Center Des Moines, IA 50363		J	Monies Lent		D		6,234.00
Account No. xxxx-xxxx-6370			1998		t	+	
AT&T Universal Card Processing Center Des Moines, IA 50363		J	Monies Lent				5,608.00
Account No. xxxx-xxxx-6205			2007 et sub.		+	+	3,000.00
Bank of America POB 15726 Wilmington, DE 19886-5726		J	Merchandise				
							11,176.00
Account No. xxxx-xxxx-5006 Bank of America POB 15019 Wilmington, DE 19886-5019		J	1998 et sub. Monies Lent				
							2,918.00
continuation sheets attached		•	(Total o	Sub f this			25,936.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Page 18 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Timothy E. Bujak,	Case No.	
	Lisa K. Bujak		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Нι	usband, Wife, Joint, or Community	C	Ų	Ī	Ы	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		S P U T E D	- 1	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8809			1990 et sub.	T	T E D			
Bank of America POB 15019 Wilmington, DE 19886-5019		J	Monies Lent		D			12,611.00
Account No. xxxx-xxxx-xxxx-5149			2001 et sub.		Γ		T	
Bank of America POB 15019 Wilmington, DE 19886-5019		J	Monies Lent					5,827.00
Account No. xxxx-xxxx-7278			2000 et sub.		Γ	T		
Bank of America POB 15019 Wilmington, DE 19886-5019		J	Monies Lent					3,073.00
Account No. xxxx-xxxx-6742			2007 et sub.		Γ	T		
Capital One POB 6492 Carol Stream, IL 60197-6492		Н	Monies Lent					14,791.00
Account No. xxxx-xxxx-5746			2000 et sub.		T	Ť	7	
Chase Cardmember Service POB 15153 Wilmington, DE 19886-5153		W	Merchandise /					6,002.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of				Sub				42,304.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	۱ (72,007.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Page 19 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Timothy E. Bujak,	Case No.
	Lisa K. Bujak	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_			
CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu H	sband, Wife, Joint, or Community	C O N T	U N L	1 5	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN		FUTE	- 1	AMOUNT OF CLAIM
Account No1053			2000 et sub. Merchandise	Т	T E D			
Discover Card POB 6103 Carol Stream, IL 60197-6103		W						8,731.00
Account No. xxxx-xxxx-xxxx-2501			2008 et sub. Monies Lent		T		1	
First National Bank Omaha POB 2557 Memphis, TN 38103-2557		W						
							4	2,709.00
Account No. xxxxx8720 Firstone ST Credit First NA POB 81344 Cleveland, OH 44188-0344		J	2005 et sub. Merchandise					636.00
Account No. xxxx-xxxx-y919 HSBC Card Services POB 37281 Baltimore, MD 21297-3281		w	1992 et sub. Merchandise					6,473.00
Account No. xxx-xxx-x25-31 JC Penney POB 960090 Orlando, FL 32896-0090		J	1995 et sub. Merchandise					2,199.00
Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub				20,748.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Page 20 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Timothy E. Bujak,	Case No.
	Lisa K. Bujak	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDED/MODIGAYANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxx-xxx9-136			1996 et sub.	٦т	T E D		
Kohl's Bill Payment Center POB 2983 Milwaukee, WI 53201-2983		J	Merchandise				2,914.00
Account No. xxxx-xxxx-xxxx-5944	\dagger		2001 et sub.	+	\vdash	H	
Retail Services % Menards POB 17602 Baltimore, MD 21297-1602		J	Merchandise				140.00
Account No. xxxx-xxxx-1659			1995 et sub.	+			
Sears Credit Cards POB 183082 Columbus, OH 43218-3082		J	Merchndise				3,783.00
Account No. xxx-xx4-563	\dagger		1995 et sub.	+			
Shell Card Center POB 689151 Des Moines, IA 50368-9151		J	Merchandise				192.00
Account No3522	+		2000 et sub.	+	\vdash		132.00
Target National Bank PBO 59317 Minneapolis, MN 55459-0317		w	Merchandise				2017-2-
				丄			6,045.00
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub this			13,074.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Page 21 of 43 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Timothy E. Bujak,	Case No.
	Lisa K. Bujak	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_			_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	1 6	U		
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	CONTINGENT	ŀ	SPUTE	
INCLUDING ZIP CODE,	Β̈́	W J	CONSIDERATION FOR CLAIM. IF CLAIM	Įį.	Q	Įį	AMOUNT OF CLAI
AND ACCOUNT NUMBER (See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ιĭ	Ė	AMOUNT OF CLAI
	R			_ R	I D A T E D)
Account No. xxxx-xxxx-xxxx-5783			2004 et sub.	T	ΙE		
	1		Merchandise	L	D		
Wal-Mart							
POB 530927		w					
Atlanta, GA 30353-0927							
							4,427.0
				丄		┸	7,727.0
Account No. xxxx-xxx-4949			1999 et sub.				
	1		Merchandise				
WFNNB-Sports Authority							
POB 659704		Н					
San Antonio, TX 78265-9704							
							1,089.0
				丄			1,000.0
Account No.							
	1						
				丄		┖	
Account No.							
	1						
	₩.	_		\bot	╄	╄	
Account No.							
	1						
		<u> </u>		丄			
Sheet no. 4 of 4 sheets attached to Schedule of				Sub			5,516.0
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pa	ge))
				,	Γot	al	
			(Report on Summary of So				107,578.0
			(Report on Summary of So	1110	uul	cs)	,

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 22 of 43

B6G (Official Form 6G) (12/07)

In re	Timothy E. Bujak,	Case No.
	Lisa K. Bujak	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 23 of 43

B6H (Official Form 6H) (12/07)

In re	Timothy E. Bujak,	Case No.
	Lisa K. Bujak	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 24 of 43

B6I (Official Form 6I) (12/07)

	Timothy E. Bujak			
In re	Lisa K. Bujak		Case No.	
		Debtor(s)	•	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE										
Married	RELATIONSHIP(S): None.	AGE(S):									
Employment:	DEBTOR		SPOUSE								
Occupation	Factory Worker	Child care wo									
Name of Employer	Switch Craft, Inc.	Knowledge L	earning Corp.								
How long employed	25 1/2 years	18 1/2 years									
Address of Employer	5555 N. Elston Chicago, IL	•									
INCOME: (Estimate of ave	erage or projected monthly income at time case filed)		DEBTOR		SPOUSE						
1. Monthly gross wages, sal	ary, and commissions (Prorate if not paid monthly)	\$ _	1,760.00	\$	2,264.10						
2. Estimate monthly overting	ne	\$ _	0.00	\$	0.00						
3. SUBTOTAL		\$_	1,760.00	\$	2,264.10						
4. LESS PAYROLL DEDU					407.00						
a. Payroll taxes and so	ocial security	\$ _	290.24	\$	467.60						
b. Insurance		\$ _	335.20	\$ <u></u>	0.00						
c. Union dues	404k Amer Bende	\$ _	0.00	\$	0.00						
d. Other (Specify):	401k Amer. Bonds Short tern life - Lisa	\$ _ \$ _	237.76 0.00	\$ \$	0.00 14.66						
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	863.20	\$	482.26						
6. TOTAL NET MONTHL		\$_	896.80	\$	1,781.84						
	eration of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00						
8. Income from real propert		ment) \$ _	0.00	\$ 	0.00						
9. Interest and dividends	y	\$ -	0.00	\$ 	0.00						
	or support payments payable to the debtor for the debtor's use	or that of	0.00	\$ \$	0.00						
11. Social security or govern	nment assistance	¢	0.00	\$ <u> </u>	0.00						
(Specify):			0.00	э \$	0.00						
12. Pension or retirement in	come	\$ _	0.00	\$ —	0.00						
13. Other monthly income (Specify): Lisa 82	25.00x2 if qualify 1650 div 12 =	\$	0.00	\$	137.50						
(Specify).	20.00X2 II quality 1000 div 12 =	\$	0.00	\$ <u></u>	0.00						
14. SUBTOTAL OF LINES	S 7 THROUGH 13	\$_	0.00	\$	137.50						
	Y INCOME (Add amounts shown on lines 6 and 14)	\$_	896.80	\$_	1,919.34						
	EE MONTHLY INCOME: (Combine column totals from line	15)	\$	2,816	.14						

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Case 09-07407 Document Page 25 of 43

B6J (Official Form 6J) (12/07)

	Timothy E. Bujak			
In re	Lisa K. Bujak		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complex expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	893.55
a. Are real estate taxes included? Yes No _X_	· <u></u>	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	37.01
b. Water and sewer	\$	0.00
c. Telephone	\$	79.93
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	350.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	140.00
8. Transportation (not including car payments)	\$	220.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	85.00
10. Charitable contributions	\$	12.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	17.50
b. Life	\$	81.50
c. Health	\$	0.00
d. Auto	\$	91.49
e. Other Cable	\$	46.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	220.00
b. Other See Detailed Expense Attachment	\$	638.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,081.98
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	-,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Tim will need dental work, 2 crowns and tooth pu;;ed; new glasses		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	2,816.14
b. Average monthly expenses from Line 18 above	\$	3,081.98
c. Monthly net income (a. minus b.)	\$	-265.84
- Managara mat material (a. minas o.)	Ψ	

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Page 26 of 43 Document

B6J (Official Form 6J) (12/07)

Timothy E. Bujak In re Lisa K. Bujak

Case No.	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

Other Installment Payments:

Home Equity 1 and 2	\$ 446.00
Cell phone	\$ 128.00
Storage	\$ 64.00
Total Other Installment Payments	\$ 638.00

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 27 of 43

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy E. Bujak Lisa K. Bujak		Case No.	
	•	Debtor(s)	Chapter	7
	DECLARATION CO	ONCERNING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNDER P	PENALTY OF PERJURY BY I	NDIVIDUAL DEI	BTOR
	I declare under penalty of perjury th	at I have read the foregoing sur	nmary and schedul	es, consisting of
	sheets, and that they are true and corn			

Date March 5, 2009 Signature /s/ Timothy E. Bujak

Timothy E. Bujak

Debtor

Date March 5, 2009 Signature /s/ Lisa K. Bujak

Lisa K. Bujak Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 28 of 43

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy E. Bujak Lisa K. Bujak		Case No.	
	•	Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$52,348.00 2008 (GI) \$5,632.00 2009 (to date)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Harris Bank Barrington	Monthly	\$219.00	\$2,847.00
POB 6201			
Carol Stream, IL 60197-6201			
TCF National Bank 555 E. Butterfield Rd. Lombard, IL 60148-5860	Monthly	\$376.00	\$48,000.00
Crown Mortgage Company 6141 W. 95th St. Oak Lawn, IL 60453-2786	Monthly	\$716.00	\$65,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 30 of 43

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None h List all property which has been in the hands of a

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Roy Safanda Safanda Law Firm 111 East Side Drive Geneva, IL 60134-2402 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/2/09 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,200.00

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

USA 1 Credit Union

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Savings Account \$200.00

AMOUNT AND DATE OF SALE OR CLOSING

2009

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20 Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

ADDRESS NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT. DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 35 of 43

25. Pension Funds.

None If

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 5, 2009	Signature	/s/ Timothy E. Bujak	
			Timothy E. Bujak	
			Debtor	
Date	March 5, 2009	Signature	/s/ Lisa K. Bujak	
			Lisa K. Bujak	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 36 of 43

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois Eastern Division

	Timothy E. Bujak			
In re	Lisa K. Bujak		Case No.	
		Debtor(s)	Chapter	7
			•	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach	additional pages if nec	cessui y .)	
Property No. 1			
Creditor's Name: Crown Mortgage Company		Describe Property Securing Debt: 1st Mortgage - Refinance	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (checon Redeem the property ■ Reaffirm the debt □ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	
Property No. 2			
Creditor's Name: Harris Bank Barrington		Describe Property Securing Debt: 2004 Chevy Cavalier	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (chec ☐ Redeem the property ■ Reaffirm the debt □ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 37 of 43

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: TCF National Bank		Describe Property S 2nd Mortgage	ecuring Debt:
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check a ☐ Redeem the property ■ Reaffirm the debt	at least one):		
☐ Other. Explain	(for example, av	void lien using 11 U.S.C	§ 522(f)).
Property is (check one): ■ Claimed as Exempt		☐ Not claimed as exe	mpt
Property No. 4			
Creditor's Name: TCF National Bank		Describe Property S 3rd Mortgage	ecuring Debt:
Property will be (check one): ☐ Surrendered	■ Retained		
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	§ 522(f)).
Property is (check one): ■ Claimed as Exempt		☐ Not claimed as exe	mpt
PART B - Personal property subject to unex Attach additional pages if necessary.)	pired leases. (All thre	ee columns of Part B mu	st be completed for each unexpired lease.
Property No. 1	1		
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury that the personal property subject to an unexpired Date March 5, 2009 Date March 5, 2009	l lease. Signature	/s/ Timothy E. Bujak Timothy E. Bujak Debtor	operty of my estate securing a debt and/or
Date March 5, 2009	_ Signature	/s/ Lisa K. Bujak Lisa K. Bujak Joint Debtor	

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 38 of 43
United States Bankruptcy Court
Northern District of Illinois Eastern Division

In re	Timothy E. Bujak Lisa K. Bujak		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTOI	RNEY FOR DE	BTOR(S)	
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rend	
	For legal services, I have agreed to accept		\$	1,200.00	
	Prior to the filing of this statement I have received		\$	1,200.00	
	Balance Due		\$	0.00	
2. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. ■	I have not agreed to share the above-disclosed comper	nsation with any other person	unless they are mem	pers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				rm. A
5. I	n return for the above-disclosed fee, I have agreed to rene	der legal service for all aspect	s of the bankruptcy c	ase, including:	
b c.	Analysis of the debtor's financial situation, and renderi Preparation and filing of any petition, schedules, stater Representation of the debtor at the meeting of creditors [Other provisions as needed] Negotiations with secured creditors to re- reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on house	ment of affairs and plan which s and confirmation hearing, and duce to market value; exc as as needed; preparation	n may be required; nd any adjourned hea emption planning	rings thereof;	g of
6. B	y agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding.	does not include the following chargeability actions, judi	g service: cial lien avoidanc	es, relief from stay act	tions or
		CERTIFICATION			
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for re	presentation of the debtor	r(s) in
Dated:	March 5, 2009	/s/ Roy Safanda Roy Safanda 024 Safanda Law Firr 111 East Side Dri Geneva, IL 60134 (630) 262-1761 F	n ive I-2402 Fax: (630) 262-176	1	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Roy Safanda 02440806	X /s/ Roy Safanda	March 5, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
111 East Side Drive		
Geneva, IL 60134-2402		
(630) 262-1761		
Plegal@xnet.com		
Certifi	cate of Debtor	
I (We), the debtor(s), affirm that I (we) have received	and read this notice.	
Timothy E. Bujak		
Lisa K. Bujak	X /s/ Timothy E. Bujak	March 5, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Lisa K. Bujak	March 5, 2009
	Signature of Joint Debtor (if any)	Date

Case 09-07407 Doc 1 Filed 03/05/09 Entered 03/05/09 13:41:51 Desc Main Document Page 41 of 43

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Timothy E. Bujak Lisa K. Bujak		Case No.		
		Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX Number of Creditors: 20				
		Number of Creditors:			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	March 5, 2009	/s/ Timothy E. Bujak			
		Timothy E. Bujak			
		Signature of Debtor			
Date:	March 5, 2009	/s/ Lisa K. Bujak			
		Lisa K. Bujak			
		Signature of Debtor			

AT&T Universal Card Processing Center Des Moines, IA 50363

Bank of America POB 15726 Wilmington, DE 19886-5726

Bank of America POB 15019 Wilmington, DE 19886-5019

Capital One POB 6492 Carol Stream, IL 60197-6492

Chase Cardmember Service POB 15153 Wilmington, DE 19886-5153

Crown Mortgage Company 6141 W. 95th St. Oak Lawn, IL 60453-2786

Discover Card POB 6103 Carol Stream, IL 60197-6103

First National Bank Omaha POB 2557 Memphis, TN 38103-2557

Firstone ST Credit First NA POB 81344 Cleveland, OH 44188-0344

Harris Bank Barrington POB 6201 Carol Stream, IL 60197-6201

HSBC Card Services POB 37281 Baltimore, MD 21297-3281 JC Penney POB 960090 Orlando, FL 32896-0090

Kohl's Bill Payment Center POB 2983 Milwaukee, WI 53201-2983

Retail Services % Menards POB 17602 Baltimore, MD 21297-1602

Sears Credit Cards POB 183082 Columbus, OH 43218-3082

Shell Card Center POB 689151 Des Moines, IA 50368-9151

Target National Bank PBO 59317 Minneapolis, MN 55459-0317

TCF National Bank 555 E. Butterfield Rd. Lombard, IL 60148-5860

Wal-Mart POB 530927 Atlanta, GA 30353-0927

WFNNB-Sports Authority POB 659704 San Antonio, TX 78265-9704